

IN THE UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
WICHITA FALLS DIVISION

IN RE:

MICHAEL DAVID WICKHAM
DIANA MARIE WILLIAMS

CASE NO: 10-70369-HDH-13

HEARING DATE: 5/11/2011

HEARING TIME: 10:00 AM

**TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS, OBJECTION TO CLAIMS AND
PLAN MODIFICATION (if required)**

NOW COMES Walter O'Cheskey, Chapter 13 Trustee, and files this Proposed Trustee's Recommendation Concerning Claims and Plan Modification (if required) in accordance with Bankruptcy Rule 3007 and General Order 2010-01 and would respectively show unto to the Court as follows:

I.

OBJECTION -- NO PROOF OF CLAIM FILED

The following creditors were scheduled by the Debtor(s). No Proof of Claim has been filed by them or on their behalf, as required by Bankruptcy Rule 3002(a). The bar date for filing claims pursuant to Bankruptcy Rule 3002(c) has passed. Therefore the claims should be DISALLOWED.

Trustee Clm#	Creditor Name	Scheduled Amount	Trustee Clm#	Creditor Name	Scheduled Amount
014 0 U	AFNI INC	\$1,265.00	015 0 U	ASSET ACCEPTANCE LLC	\$851.00
017 0 U	BUREAU OF COLLECTION RECOVERY INC	\$907.00	018 0 U	CAPITAL MANAGEMENT SERVICES	\$1,519.39
019 0 U	CHELA	\$1,587.00	020 0 U	CHELA	\$1,129.00
022 0 U	COLLECTION	\$222.00	023 0 U	COLLECTION	\$171.00
024 0 U	CREDIT SYSTEMS INTERNATIONAL/COLLECTION	\$128.00	026 0 U	DEPT OF ED	\$3,514.00
030 0 U	EXECUTIVE SERVICES	\$249.00	031 0 U	EXECUTIVE SERVICES	\$278.00
032 0 U	EXECUTIVE SERVICES	\$340.00	033 0 U	EXECUTIVE SERVICES	\$402.00
034 0 U	EXECUTIVE SERVICES	\$610.00	035 0 U	EXECUTIVE SERVICES	\$402.00
036 0 U	EXECUTIVE SERVICES	\$610.00	037 0 U	EXECUTIVE SERVICES	\$681.00
038 0 U	EXECUTIVE SERVICES	\$746.00	039 0 U	EXECUTIVE SERVICES	\$887.00
040 0 U	EXECUTIVE SERVICES	\$1,470.00	041 0 U	EXECUTIVE SERVICES	\$1,665.00
042 0 U	EXECUTIVE SERVICES	\$170.00	043 0 U	EXECUTIVE SERVICES	\$170.00
044 0 U	EXECUTIVE SERVICES	\$170.00	045 0 U	EXECUTIVE SERVICES	\$145.00
046 0 U	EXECUTIVE SERVICES	\$120.00	047 0 U	EXECUTIVE SERVICES	\$86.00
048 0 U	EXECUTIVE SERVICES	\$60.00	049 0 U	EXECUTIVE SERVICES	\$50.00
050 0 U	HE STARK AGENCY	\$135.00	051 0 U	MEDICAL BUSINESS BUREAU	\$149.00
052 0 U	MEDICAL REVENUE SERVICES	\$338.92	053 0 U	NCO FIN-99	\$720.00
054 0 U	REGIONAL ADJUSTMENT BUREAU INC	\$2,378.00	055 0 U	RELIANT ENERGY	\$10,740.74
056 0 U	REVENUE RECOVERY CORP	\$83.00	059 0 U	TEXAS MIDWEST ER PHYSICIANS	\$205.00
060 0 U	TEXOMA FINANCIAL SERVICES	\$99.27	061 0 U	TEXOMA FINANCIAL SERVICES	\$733.30
063 0 U	TRS RECOVERY DEPARTMENT	\$86.67	065 0 U	UNIQUE NATIONAL COLLECT	\$140.84
067 0 U	UNITED REVENUE CORP	\$308.00	068 0 U	UNITED REVENUE CORP	\$210.00
069 0 U	UNITED REVENUE CORP	\$170.00	070 0 U	UNITED REVENUE CORP	\$170.00
071 0 U	WB CARRELL MEMORIAL CLINIC	\$45.00			

II.

SPECIFIC OBJECTIONS

No Objections

III.**TRUSTEE'S RECOMMENDATIONS CONCERNING ALLOWED CLAIMS**

The Trustee hereby recommends the ALLOWANCE of the following claims for the amount and in the class as listed below.

Trustee Claim #	Creditor	Collateral / Description	Claim Amount	Value	%	Term	Paid / Treated
<u>SECURED CREDITORS</u>							
008 0	CITIMORTGAGE INC	MORTGAGE ARREARS THRU 8/2010	\$3,809.24	\$100,765.00	7.25%	60	\$78.30 PAID BY TRUSTEE
	Increased term from 43 to 60 months. See modification below.						
009 0	CITIFINANCIAL	1993 CHEVY PICKUP	\$11,246.75	\$3,100.00	9.00%	60	\$116.61 PAID BY TRUSTEE
	Increased term from 43 to 60 months. See modification below.						
010 0	WICHITA COUNTY	09-10 PROPERTY TAXES--3247 SW DR	\$349.41	\$6,295.00	12.00%	60	\$13.81 PAID BY TRUSTEE
	Increased term from 43 to 60 months. See modification below.						
011 0	FIRST NATIONAL BANK OF BYERS	2000 FORD EXPEDITION	\$2,151.85	\$2,000.00	9.00%	24	\$118.81 PAID BY TRUSTEE
012 0	CITIMORTGAGE INC	DIRECT PMTS BEGIN 9/2010	\$48,156.73	\$100,765.00			PD DIRECT BY DEBTOR
013 0	WICHITA COUNTY	2010 PROPERTY TAXES -- 3249 SW DR	\$2,126.94	\$100,913.00			PD DIRECT BY DEBTOR
083 0 *	CITIMORTGAGE INC	POST PETITION ARREARS FOR 10/10 THUR 3/11	\$4,326.00	\$100,765.00		60	\$84.82 PAID BY TRUSTEE

Not provided for in confirmed plan. See modification below.

UNSECURED GENERAL CREDITORS

Trustee Clm#	Creditor Name	Claim Amount	Trustee Clm#	Creditor Name	Claim Amount
009 1 U	CITIFINANCIAL	\$8,146.75	011 1 U	FIRST NATIONAL BANK OF BYERS	\$151.85
	SPLIT CLAIM/1993 CHEVY PICKUP				
025 0 U	SALLIE MAE INC	\$10,284.35	027 0 U	TG	\$2,749.25
	STUDENT LOAN/SALLIE MAE				
057 0 U	RJM ACQUISITIONS LLC	\$348.46	064 0 U	UNION SQUARE FEDERAL C/U	\$494.00
	PURCHASES/BEALLS				
076 0 U *	CLINICS OF NORTH TEXAS	\$1,362.49	079 0 U *	ZENITH ACQUISITIONS	\$1,615.30
	MEDICAL SERVICES				
	Not provided for in confirmed plan.				
				PURCHASES/ZENITH	
				Not provided for in confirmed plan.	

If the Trustee's recommendation concerning any claim differs from the amount indicated in a creditor's Proof of Claim, the recommendation is deemed an objection to such claim. Unless a timely response or objection is filed contesting the Trustee's recommendation, the objection will be sustained and such claim will be allowed only in the amount and in the class indicated.

Any proposed changes by the Debtor that extends the term or lowers the interest rate as to any secured claim contained in the confirmed Plan must be set out in a Debtor's Objection or Response to the Trustee's Recommendation Concerning Claims and noticed to the affected creditor in the absence of a letter agreement between the Debtor and the affected creditor.

IV.**TRUSTEE'S PLAN MODIFICATION**

Pursuant to 11 U.S.C. Section 1329, and in accordance with General Order 2010-01 Section 8, the Trustee requests the following Modification of Debtor's(s') Confirmed Plan, subject to feasibility herein:

Trustee's Modification is as follows:

Unless otherwise stated, all creditors shall be treated over a 60 month plan term.

A secured record shall be allowed for Citimortgage for post petition arrears in the amount of \$4,326.00. Said claim shall be valued at \$100,765 and be paid through the plan over 60 months with a payment of \$84.82 per month.

Debtors plan term shall increase from 46 to 60 months. Debtor shall pay \$332 per month beginning September 2010 for 9 months; then Debtor shall pay \$363 per month beginning June 2011 the remaining 51 months for a total plan base amount of \$21,501.00.

/s/ Walter O'Cheskey

Walter O'Cheskey
Chapter 13 Trustee

IF AN OBJECTION IS FILED, A HEARING WILL BE HELD 5/11/2011 AT 10:00 AM CONCERNING THE TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS, OBJECTION TO CLAIMS AND PLAN MODIFICATION (IF REQUIRED) (TRCC) AT THE FOLLOWING LOCATION:

LIVE: US COURTHOUSE ROOM 222, 10TH & LAMAR STREETS, WICHITA FALLS, TEXAS 76301

A PRE-HEARING CONFERENCE WITH THE TRUSTEE SHALL BE HELD AT THE SAME LOCATION AT 8:30am. ALL PARTIES ARE REQUIRED TO ATTEND THE PREHEARING CONFERENCE. ANY OBJECTIONS TO THE PLEADINGS NOT RESOLVED OR DEFAULTED AT THE PRE-HEARING CONFERENCE WILL BE HEARD BY THE COURT AT THE HEARING DATE AND TIME ABOVE. TO BE CONSIDERED, ANY OBJECTION OR RESPONSE MUST BE MADE IN WRITING, SERVED ON ALL EFFECTED CREDITORS AND FILED WITH THE COURT WITHIN THIRTY (30) DAYS FROM THE DATE OF SERVICE.

PURSUANT TO GENERAL ORDER 2010-01 SECTION 8(C), UNLESS AN OBJECTION IS TIMELY FILED AS TO THE TREATMENT OF ANY CLAIM OR MODIFICATION, THE CLAIM OR MODIFICATION WILL BE ALLOWED OR APPROVED AS DESCRIBED IN THE TRCC AND SUCH TREATMENT WILL BE FINAL AND BINDING ON ALL PARTIES.

/s/ Walter O'Cheskey

Walter O'Cheskey
Chapter 13 Trustee

I hereby certify that a copy of the foregoing Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required) and Notice of Hearing and Pre-Hearing Conference on Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required) was this date served on the following parties electronically or at the addresses listed below by U.S. First Class mail:

Date: 3/16/2011

/s/ Walter O'Cheskey

Walter O'Cheskey
Chapter 13 Trustee

AFNI INC PO BOX 3097 BLOOMINGTON IL 61702
ASSET ACCEPTANCE LLC PO BOX 2036 WARREN MI 48090
BARRETT DAFFIN FRAPPIER TURNER & ENGEL LLP 1900 ST JAMES PLACE SUITE 500 HOUSTON TX 77056
BARRETT DAFFIN FRAPPIER TURNER ENGEL 15000 SURVEYOR BLVD STE 100 ADDISON TX 75001
BUREAU OF COLLECTION RECOVERY INC 7575 CORPORATE WAY EDEN PRAIRIE MN 55344
CAPITAL MANAGEMENT SERVICES 726 EXCHANGE STREET SUITE 700 BUFFALO NY 14210
CHELA PO BOX 9500 WILKES BARRE PA 18773
CITIFINANCIAL 1311 MARKET PLACE DR SUITE 160 GARLAND TX 75041
CITIFINANCIAL 300 SAINT PAUL PL BALTIMORE MD 21202
CITIMORTGAGE INC PO BOX 140609 IRVING TX 75019
CITIMORTGAGE INC PO BOX 689196 DES MOINES IA 50368
CITIMORTGAGE INC PO BOX 9438 GAITHERSBURG MD 20898
CITY OF WICHITA FALLS, WF ISD AND COUNTY C/O PERDUE BRANDON FIELDER COLLINS & MOT PO BOX 8188 WICHITA FALLS TX 76307
CLINICS OF NORTH TEXAS PAYMENT PROCESSING CENTER PO BOX 730852 DALLAS TX 75373
CLINICS OF NORTH TEXAS PO BOX 97521 WICHITA FALLS TX 76307
COLLECTION 700 LONGWATER DRIVE NORWELL MA 02061
COLLECTION PO BOX 709 NEEDHAM MA 02494
CREDIT SYSTEMS INTERNATIONAL/COLLECTION 1277 COUNTRY CLUB LANE FORT WORTH TX 76112
DEPT OF ED PO BOX 9635 WILKES BARRE PA 18773
DOWNTOWN MEDICAL CLINIC 809 INDIANA AVENUE WICHITA FALLS TX 76301
ERS SOLUTIONS 800 SW 39TH STREET PO BOX 9004 RENTON WA 98057
EXECUTIVE SERVICES 1200 AUSTIN ST WICHITA FALLS TX 76301
FIRST NATIONAL BANK OF BYERS 202 W WICHITA HENRIETTA TX 76365
FIRST NATIONAL BANK OF BYERS BYRON BABER VICE PRESIDENT PO BOX 410 HENRIETTA TX 76365
GE MONEY BANK C/O RECOVERY MANAGEMENT SYSTEMS CORP 25 SE 2ND AVE STE 1120 MIAMI FL 33131
HANK RUGELEY, ESQUIRE DAVISON RUGELEY LLP 900 EIGHTH STREET SUITE 1102 WICHITA FALLS TX 76301
HE STARK AGENCY 6425 ODANA RD MADISON WI 53719
INTERNAL REVENUE SERVICE PO BOX 7317 PHILADELPHIA PA 19101
INTERNAL REVENUE SERVICE PO BOX 7346 PHILADELPHIA PA 19101
MEDICAL BUSINESS BUREAU 1460 RENAISSANCE DR PARK RIDGE IL 60068
MEDICAL REVENUE SERVICES 645 WALNUT ST STE 5 GADSDEN AL 35901
MICHAEL DAVID WICKHAM & DIANA MARIE WILLIAMS 3249 SOUTHWEST DR WICHITA FALLS TX 76306
MONTE J WHITE ATTORNEY AT LAW 1106 BROOK AVE HAMILTON PLACE WICHITA FALLS TX 76301
NCO FIN-99 PO BOX 15636 WILMINGTON DE 19850
RADIOLOGY ASSOCIATES 808 BROOK AVE WICHITA FALLS TX 76301
RECOVERY MANAGEMENT SYSTEMS CORP 25 SE 2ND AVENUE STE 1120 MIAMI FL 33131
REGIONAL ADJUSTMENT BUREAU INC PO BOX 2209 ARLINGTON TX 75001
RELIANT ENERGY PO BOX 3765 HOUSTON TX 77253
REVENUE RECOVERY CORP 612 GAY ST KNOXVILLE TN 37902
RJM ACQUISITIONS LLC 575 UNDERHILL BLVD SUITE 224 SYOSSET NY 11791
SALLIE MAE INC DEPARTMENT OF EDUCATION PO BOX 740351 ATLANTA GA 30374
TEXAS MIDWEST ER PHYSICIANS 3075 E IMPERIAL HWY SUITE 200 BREA CA 92821
TEXOMA FINANCIAL SERVICES PO BOX 4508 WICHITA FALLS TX 76308
TG PO BOX 83100 ROUND ROCK TX 78683
TITANIUM EMERGENCY GROUP PO BOX 3407 EMERGENCY ROOM PHYSICIANS WICHITA FALLS TX 76301
TRS RECOVERY DEPARTMENT PO BOX 4857 HOUSTON TX 77210
UNION SQUARE FEDERAL C/U 1401 HOLLIDAY WICHITA FALLS TX 76301
UNIQUE NATIONAL COLLECT 119 E MAPLE ST JEFFERSONVILLE IN 47130
UNITED REGIONAL 1600 8TH STREET WICHITA FALLS TX 76301
UNITED REVENUE CORP 204 BILLINGS ST STE 120 ATTN OFFICE MANAGER ARLINGTON TX 76010
UNITED STATES ATTORNEY 801 CHERRY STREET UNIT 4 FT WORTH TX 76102
US ATTORNEY ATTORNEY IN CHARGE 1100 COMMERCE STREET SUITE 300 DALLAS TX 75242
US ATTORNEY GENERAL 10TH ST & CONSTITUTION AVE WASHINGTON DC 20530
WB CARRELL MEMORIAL CLINIC 9301 N CENTRAL EXPY SUITE 400 DALLAS TX 75231
WICHITA COUNTY PO BOX 1471 WICHITA FALLS TX 76307
WILLIAM T NEARY UNITED STATES TRUSTEE 1100 COMMERCE STREET RM 976 DALLAS TX 75242
ZENITH ACQUISITION CORP 170 NORTHPOINTE PKWY STE 300 AMHERST NY 14228
ZENITH ACQUISITIONS PO BOX 850 AMHERST NY 14226